

**From:** Barbara Jesus <reech.us@hotmail.com> on 10/08/2007 12:05:02 AM

**Subject:** Truth in Lending

I am in the financial business, and am also a very attentive consumer, as I actually read what is sent to me. Most of it is overly wordy, excessive, and many consumers will not even bother to read the data. A format change that highlights the important data at a grade level most consumers would read would be advantageous, and then a more detailed version for those of us who like boring information might be an improved approach.

Information should explain the basics about the credit card charges, how the interest is calculated, how promos work, and what happens if you take on more than you can handle. You might consider adding in bold letters-Caution: Use at your own risk, you are responsible for your own actions and over-spending.

Adding more to literature no one reads does not help anyone.

Barbara Jesus